



One-On-One Housing Counseling

Housing & Community Initiatives, Inc. (HCI)
438 N. Frederick Ave. (RT #355), Suite 305
Gaithersburg, MD 20877

Would you like to learn more? Do some things concern you or you find confusing?

You can now sign up for individual counseling. Subject areas below

- **Credit Counseling and Money Management (future or current homeowner)**
- **First Time Homebuyers' Counseling**
 1. Getting ready to buy—what does it take?
 2. Mortgage details—what does it mean?
 3. Finding a home—special programs? Realtors?
 4. Settlements—completing the purchase—who does what?
- **Current Homeowners' Counseling**
 1. Understanding your mortgage—escrow analyses
 2. Property taxes and home insurance—why and how they change?
 3. Property maintenance and HOA and Condominium responsibilities
 4. When to refinance or not

By Appointment Only at HCI - Call: 301-590-2765

Saturday, March 19, 2011	10:00 a.m. to 12:00 noon
Saturday, April 2, 2011	10:00 a.m. to 12:00 noon

Requirements:

- 1) **You must have attended the First Time Homebuyer Class, unless you are currently a homeowner.**
- 2) **To discuss credit, money management or getting ready to buy, you must bring a current copy of your credit report—Obtain free reports from www.annualcreditreport.com.**